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APPLICATION NO. FILING DATE		FIRST NAMED INVENTOR	ATTORNEY DOCKET NO CONFIRMATION NO.	
09/603,510	06/26/2000	Arthur Dale Burns	STUD-0001	2809
27964	7590 07/25/2003			
HITT GAINES P.C. P.O. BOX 832570 RICHARDSON, TX 75083			EXAMINER	
			BASHORE, ALAIN L	
			ART UNIT	PAPER NUMBER
			3624	
			DATE MAILED: 07/25/2003	

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)				
Advisory Action	09/603,510	BURNS, ARTHUR	DALE			
navicery neuen	Examiner	Art Unit				
	Alain L. Bashore	3624	1			
The MAILING DATE of this communication appears on the cover sheet with the correspondence address						
THE REPLY FILED 30 June 2003 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE. Therefore, further action by the applicant is required to avoid abandonment of this application. A proper reply to a final rejection under 37 CFR 1.113 may <u>only</u> be either: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114.						
PERIOD FOR RE	EPLY [check either a) or b)]					
a) The period for reply expiresmonths from the mailing date of the final rejection.						
b) The period for reply expires on: (1) the mailing date of this a no event, however, will the statutory period for reply expire ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS 706.07(f). Extensions of time may be obtained under 37 CFR 1.136(a). The fee have been filed is the date for purposes of determining the period of the contraction.	later than SIX MONTHS from the mailing S FILED WITHIN TWO MONTHS OF THe date on which the petition under 37 CF of extension and the corresponding amo	g date of the final rejecti HE FINAL REJECTION. R 1.136(a) and the appr unt of the fee. The appr	on. See MPEP opriate extension ropriate extension			
fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of (2) as set forth in (b) above, if checked. Any reply received by the Offi timely filed, may reduce any earned patent term adjustment. See 37 (ce later than three months after the mai CFR 1.704(b).	ling date of the final reje	Office action; or ction, even if			
1. A Notice of Appeal was filed on Appellant's Brief must be filed within the period set forth in 37 CFR 1.192(a), or any extension thereof (37 CFR 1.191(d)), to avoid dismissal of the appeal.						
2. The proposed amendment(s) will not be entered because:						
(a) they raise new issues that would require furth	er consideration and/or search (see NOTE below);				
(b) they raise the issue of new matter (see Note because of the second o	pelow);					
(c) they are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or						
(d) they present additional claims without cancel	ing a corresponding number of f	inally rejected claim	s.			
NOTE:						
3. Applicant's reply has overcome the following reject						
4. Newly proposed or amended claim(s) would canceling the non-allowable claim(s).	be allowable if submitted in a se	eparate, timely filed	amendment			
5.⊠ The a) affidavit, b) exhibit, or c) request for application in condition for allowance because: Se		idered but does NO	T place the			
6. The affidavit or exhibit will NOT be considered bed raised by the Examiner in the final rejection.	cause it is not directed SOLELY	to issues which wer	e newly			
7. For purposes of Appeal, the proposed amendmen explanation of how the new or amended claims w			and an			
The status of the claim(s) is (or will be) as follows:						
Claim(s) allowed:						
Claim(s) objected to:						
Claim(s) rejected:						
Claim(s) withdrawn from consideration:						
8. The proposed drawing correction filed on is	a) approved or b) disapp	roved by the Exam	iner.			
9. Note the attached Information Disclosure Stateme	nt(s)(PTO-1449) Paper No(s)					
10. Other:		Alain L. Bashore	lre			

Continuation of 5. does NOT place the application in condition for allowance because:

The statutory class of invention has yet to be clearly defined with respect to claims 1-8 and 16-22. A system may be either a method or an apparatus. Applicant must clearly state on the record what statutory class of invention these claims belong to. If the claims are software claims, then the independent claims must recite a software which resides on a computer readable medium.

The finacial manipulation of loans is the field of endeavor for both Tengal and Levine.

Finacial manipulation of loans include all aspects of loans - including creation to servicing to final pay-off - all within the purview of one with ordinary skill in the laon art.

The refrence to Mottola does not teach away from what is known as old in the art.

HANI M. KAZIMI PRIMARY EXAMINER